

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
 (Not for submission under 37 CFR 1.99)

Application Number	09801490
Filing Date	2001-03-08
First Named Inventor	Keith
Art Unit	3696
Examiner Name	Daniel S. Felten
Attorney Docket Number	125530

U.S.PATENTS**Remove**

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Patent citation information please click the Add button.

Add**U.S.PATENT APPLICATION PUBLICATIONS****Remove**

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button

Add**FOREIGN PATENT DOCUMENTS****Remove**

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T5
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

Add**NON-PATENT LITERATURE DOCUMENTS****Remove**

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.					T5
							<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09801490	09801490 - GAU: 3696
Filing Date	2001-03-08	
First Named Inventor	Keith	
Art Unit	3696	
Examiner Name	Daniel S. Felten	
Attorney Docket Number	125530	

1

OLSEN, R.A., "Behavioral Finance and Its Implications for Stock-Price Volatility," *Financial Analysts Journal* 54(2), March/April 1998, <<http://proquest.umi.com/pqdweb?index=3&did=28950600&SrchMode=1&sid=2&Fmt=4&V...>> [retrieved March 28, 2008]. 14 pages.



If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature /Daniel Felten/ Date Considered 12/22/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.